

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED
4/13/17 4:12 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

Gregory S. Bulsak and
Regina S. Bulsak,
Debtors.

Bankruptcy No.: 12-24255-GLT

Chapter 13

Gregory S. Bulsak and
Regina S. Bulsak,
Movants,

Document No.:

Related to Document No.(s): 122 & 134

vs.

Response Deadline: April 2, 2017

Hearing Date & Time: April 19, 2017
at 10:00 AM

CitiMortgage, Inc.
AAS Debt Recovery
AFNI, Inc.
American InfoSource, LP
Asset Acceptance, LLC
BAC Home Loans Servicing, LP
Bank of America, NA
Cavalry Portfolio Services
Chrysler Capital
CitiMortgage
Columbia House DVD Club
Credit Management Company
CrediTech
Discover Bank
Discover
Enhanced Recovery Company, LLC
Exeter Finance Corporation
InSolve Recovery, LLC
Jefferson Capital Systems LLC
LVNV Funding
Midland Funding LLC
Northern Resolution Group
Palisades Acquisition IX, LLC
Palisades Collections, LLC
Pennsylvania American Water
Peoples Natural Gas Co. LLC
Plains Commerce Bank
PNC Bank
US Department of HUD
Verizon
West Penn Power
Ronda J. Winnecour, Esq., Trustee,
Respondents.

IT IS HEREBY STIPULATED AND AGREED by and between the Debtors, through Counsel, and the Chapter 13 Trustee, through Counsel, as follows:

WHEREAS, the Movants filed a Motion to Obtain Vehicle Financing on March 16, 2017, and the Chapter 13 Trustee filed a response on April 3, 2017;

WHEREAS, the Movants have provided a purchase order to the Trustee for the purchase of a 2013 Ford F-150 with a total purchase price of \$23,000.00;


WHEREAS, the purchase of said vehicle is imperative for the Movants to successfully complete their chapter 13 plan;

WHEREAS, the Movants and the Chapter 13 Trustee have resolved said Motion and seek to enter into this Stipulation to resolve said issues.

NOW THEREFORE, the Movants, through Counsel, and the Chapter 13 Trustee, through Counsel, stipulate and agree as follows:

1. LOAN: Lender agrees to advance funds to the Debtors/Movants in an amount *not to exceed* \$23,000.00. This advance is intended solely for the Debtors/Movants to purchase a used replacement vehicle;
2. INTEREST: Financing will bear interest at an annual percentage rate of *no higher* than 21.00% percent, with the loan amortized over *no longer* than a seventy-two (72) month period; and
3. SECURITY: In order to secure the loan financing the Lender will obtain a security interest in the used vehicle purchased by the Debtors/Movants.
4. The Debtors/Movants shall file a Report of Financing within fourteen (14) days of the closing date of the approved loan.
5. The Debtors/Movants aver that the new payment will not interfere with or obstruct the current funding and distribution under their Chapter 13 plan, and that they will become and remain current with their plan payments.

Dated: 4/13/17


HON. GREGORY TADDONO_{hct}
United States Bankruptcy Judge

Stipulated and agreed to by:

Counsel for the Debtors:

/s/ Matthew M. Herron
Matthew M. Herron, Esq.
PA ID No.: 88927
The Debt Doctors at QuatriniRafferty
941 Penn Avenue, Suite 101
Pittsburgh, PA 15222
(412) 395-6001
mmh@thedebtctors.com

Counsel for the Chapter 13 Trustee:

/s/Jana S. Pail
Jana S. Pail, Esq.
PA ID No.: 88910
Attorney for the Chapter13 Trustee
US Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
jpail@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Gregory S. Bulsak
Regina S. Bulsak
DebtorsCase No. 12-24255-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 15, 2017.

db/jdb +Gregory S. Bulsak, Regina S. Bulsak, 1819 Renee Drive, South Park, PA 15129-9359

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 13, 2017 at the address(es) listed below:

Allison F. Wells on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP pawb@fedphe.com,
fedphe@hotmail.com;amber.zinski@phelanhallinan.com

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com

Jill Manuel-Coughlin on behalf of Creditor CITIMORTGAGE, INC. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com

Matthew M. Herron on behalf of Joint Debtor Regina S. Bulsak mmh@thedebedtctors.com,
hgs@thedebedtctors.com;alb@thedebedtctors.com

Matthew M. Herron on behalf of Attorney The Debt Doctors at Quatrini Rafferty
mmh@thedebedtctors.com, hgs@thedebedtctors.com;alb@thedebedtctors.com

Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebedtctors.com,
hgs@thedebedtctors.com;alb@thedebedtctors.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Stephen J. Hanak on behalf of Debtor Gregory S. Bulsak sjh@thedebedtctors.com,
hgs@thedebedtctors.com;sls@legalhelpers.com;ssmith@maceybankruptcylaw.com

Stephen J. Hanak on behalf of Joint Debtor Regina S. Bulsak sjh@thedebedtctors.com,
hgs@thedebedtctors.com;sls@legalhelpers.com;ssmith@maceybankruptcylaw.com

TOTAL: 11